

Genesis Universal Life

LIFE
INSURANCE



Investment Options



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Guaranteed Interest Accounts

Guaranteed interest accounts provide greater capital protection and a stable income. They are suited to conservative investors with a short to medium-term investment horizon.

Guaranteed Interest Accounts are available in two forms:

5-Year Average Account

The interest rate credited to the 5-year average account varies according to the average weighted return of a securities portfolio with terms of 5 years or less.

Fixed-Term Accounts

Fixed-term accounts are offered for terms of 1 to 5 years and 10 years. They are credited with a fixed interest rate for the entire term.

Index Accounts

Index accounts allow investors to take advantage of the higher return prospects of financial markets. They provide a return equal to 100% of the total return of the financial indices used, less the annual fees.* Genesis investment options are primarily suited to medium- and long-term investors who are willing to assume a certain level of volatility on their investments. The Company also guarantees that there will always be a minimum of three index accounts available in the Genesis universal life policy.

Index Accounts are offered in three forms:

Market Index Accounts

These accounts aim to reproduce the return of a recognized reference index, rather than exceed it. The interest rate credited for each of these accounts is equal to 100% of the compound return of the index, including any net dividends, minus current annual fees.

Diversified Strategy Accounts

Designed specifically for investors who are seeking a diversified investment portfolio that provides peace of mind. The interest rate credited on each of these accounts is equal to 100% of the return of a model portfolio composed of five market index accounts, rebalanced monthly to maintain the target allocation. The interest rate credited is net of the proportional fees for each account.

Active Management Accounts

These accounts aim to exceed the return of a reference index. The interest rate credited for each of these accounts is equal to 100% of the net compound return of the underlying fund, including any net dividends, minus current annual fees.

* These fees cannot exceed the maximum guaranteed in the contract.

Index Accounts	Main Investments		Asset Allocation			Series IV Plus (low fees)	
			Income	Canadian Stocks	Foreign Stocks	Current Annual Fees ¹	Guaranteed Maximum Fees
Market Indices	Financial Index Used	Description of the Index					
Money Market	Bank of Canada's target for the overnight rate	Portfolio composed entirely of overnight funds.	100%			0.80%	1.55%
Bonds	FTSE TMX Canada Universe Bond Index	Faithful reproduction of the Canadian bond market. It is composed of federal, provincial, municipal and corporate bonds.	100%			2.05%	2.30%
Canadian Stocks	S&P/TSX 60, total return	Composed of 60 securities from Canadian companies with strong balance sheets. These securities are distributed among 10 industrial sectors and are represented in the Toronto Stock Exchange.		100%		2.05%	2.30%
Global Stocks	MSCI World, total net return (\$CAN)	One of the best known international indicators, it is composed of securities of companies operating primarily in North America, Europe and Asia.			100%	2.55%	2.80%
European Stocks	MSCI – Europe, total net return (\$CAN)	Composed of European securities from numerous countries including primarily Great Britain, Germany, France and Switzerland.			100%	2.55%	2.80%
U.S. Stocks	S&P 500, total return (\$CAN)	The best indicator of the U.S. stock market. It is composed of 500 securities from more than 10 industrial sectors.			100%	2.05%	2.30%
U.S. Stocks/DAQ	Nasdaq 100, return (\$CAN)	Composed of 100 issues of companies that are among the largest on the NASDAQ, which offer high-technology products and services (computer hardware, software, telecommunications, biotechnology).			100%	2.30%	2.55%
Global Allocation	Combination of 3 Genesis index accounts, total return (\$CAN)	Distribution of assets between equity securities, income securities and global cash.	40%	15%	45%	2.28%	2.53%
Stratégie diversifiée	Financial Index Used	Description of the Index					
Prudent Account	Combination of 5 Genesis index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	72%	10%	18%	1.95%	2.26%
Moderate Account	Combination of 5 Genesis index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	60%	14%	26%	1.99%	2.29%
Balanced Account	Combination of 5 Genesis index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	48%	18%	34%	2.04%	2.33%
Growth Account	Combination of 5 Genesis index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	36%	22%	42%	2.08%	2.36%
Aggressive Account	Combination of 5 Genesis index accounts, total return (\$CAN)	Distribution of assets between Treasury bills, bonds, Canadian, U.S. and international stocks.	24%	26%	50%	2.13%	2.40%

Our Portfolio Managers:



1 The annual fees are as of June 2016 and cannot exceed the guaranteed annual maximum fees. Consult our website at ia.ca to find out the current annual fees. These fees are found in Genesis Info, the quarterly review of index accounts.

2 The Genesis universal life policy is not a product of the external managers, and they offer no guarantee on the returns of this policy. The contractholder has no direct or indirect rights with regards to the units in the underlying fund or any other funds of the same family.

The management fee ratio applicable to index accounts has a guaranteed maximum and will never increase above the maximum percentage specified in the contract.

The investment of your life

Index Accounts	Main Investments	Description of the Underlying Fund	Asset Allocation			Series IV Plus (low fees)		
			Income	Canadian Stocks	Foreign Stocks	Current Annual Fees ¹	Guaranteed Maximum Fees	Fees of the Underlying Fund
Active Management	Underlying Fund	Description of the Underlying Fund						
Canadian Bonds (iA) ²	IA Clarington Bond Fund – A Series	Diversified portfolio composed of Canadian fixed-income securities, particularly government and corporate bonds.	100%			0.00%	0.50%	1.69%
Diversified (iA) ²	IA Clarington Monthly Income Balanced. T6 Series	Diversified portfolio composed of stocks of Canadian and international companies and fixed-income securities. Active management of the asset categories to maximize returns, according to trends in the economy and financial markets.	40%	60%		0.00%	0.50%	2.34%
Global Diversified (Loomis Sayles)	iA Clarington Global Allocation Fund	Diversified portfolio composed of international fixed-income securities and equity securities of companies located throughout the world. Selection of equity securities according to an investment approach based on growth.	40%		60%	0.00%	0.50%	2.62%
Global Diversified (iA)	Combination of 3 iA Clarington funds, total return (\$CAN)	Diversified portfolio composed of equity securities, fixed income securities, cash as well as government and Canadian and global company securities.	40%	15%	45%	0.00%	0.50%	2.12%
Strategic Equity Income (iA) ²	IA Clarington Strategic Equity Income Fund – Y Series	Diversified portfolio composed of high quality dividend-paying common and preferred shares of Canadian and foreign corporations, income trust units and/or fixed income securities of Canadian and U.S. issuers.		100%		0.00%	0.50%	2.01%
Dividend Growth (iA) ²	IA Clarington Dividend Growth Fund – T6 Series	Diversified portfolio composed of stocks of large-capitalization Canadian companies that offer capital growth and a regular dividend.		100%		0.00%	0.50%	2.47%
Canadian Stocks (Fidelity) ²	Fidelity True North® Fund – A Series	Diversified portfolio composed of stocks of Canadian companies from different sectors and diverse market capitalizations. Management style that favours a fundamental bottom-up approach.		100%		0.00%	0.50%	2.45%
Canadian Stocks Small Cap. (Fidelity) ²	Fidelity Canadian Opportunities Fund – A Series	Diversified portfolio composed of stocks of small- and medium-capitalization Canadian companies. Management style that favours a fundamental bottom-up approach.		100%		0.00%	0.50%	2.47%
Global Dividend (Dynamic) ²	Dynamic Global Dividend Fund – Series A	Widely-diversified portfolio composed primarily of equity securities of companies located throughout the world. Security selection according to a value investment approach that favours companies that can initiate or increase their dividends.			100%	0.00%	0.50%	2.26%
Global Stocks (iA) ²	IA Clarington Global Value Fund – A Series	Diversified portfolio of mainly large capitalization companies possessing steady, sustainable earnings growth potential at a reasonable value. Disciplined, long-term investment process. Added value with global diversification.			100%	0.00%	0.50%	2.29%
NorthStar® (Fidelity) ²	Fidelity NorthStar® Fund – A Series	Diversified portfolio composed of stocks of companies operating throughout the world and in all market capitalizations.			100%	0.00%	0.50%	2.53%
European Stocks (Fidelity) ²	Fidelity Europe Fund – A Series	Diversified portfolio composed of stocks of European companies that offer capital growth and growth potential at a reasonable price. Security selection according to a value-based investment approach.			100%	0.00%	0.50%	2.51%
U.S. Dividend Growth (iA) ²	IA Clarington U.S. Dividend Growth Fund	Diversified portfolio composed of stocks of large-capitalization U.S. companies that offer capital growth and a growing dividend.			100%	0.00%	0.50%	2.29%
Global Health Care (Renaissance) ²	Renaissance Global Health Care Fund – A Series	Diversified portfolio composed primarily of stocks of companies in the U.S. operating in the healthcare sector. Sector-based management using a bottom-up approach.			100%	0.00%	0.50%	3.02%